

**Abstract of the Disclosure**

A computer-implemented system and method for personal development training. User input is obtained comprising the user's vision and goal, possible outcomes, 5 influencing factors on the possible outcomes and relevant data for each of the influence factors. For each influence factor, the risk associated with the influence factor is reduced to an acceptable level if the risk is too high relative to the importance of the influence factor. The user input is processed and an action plan based on the user input is generated and displayed.